

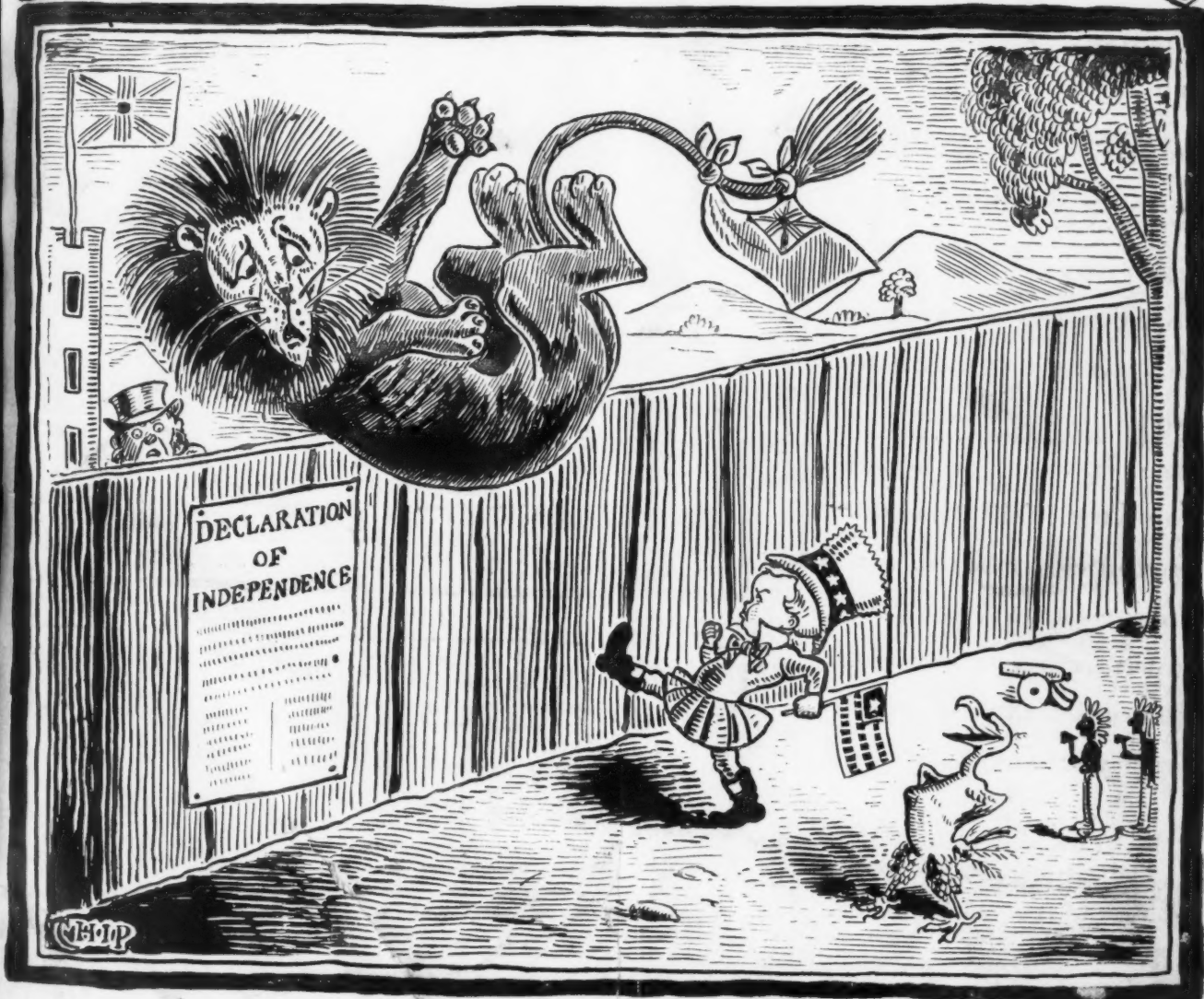
NEW YORK, JULY 4, 1889.

VOL  
14

Life.

No  
340

FOURTH OF JULY NUMBER.



Entered at the New York Post Office as Second-Class Mail Matter.  
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# HARPER'S MAGAZINE

FOR JULY.

**THE STATE OF IOWA.** By MR. JUSTICE MILLER. Accompanied by a Frontispiece Portrait of MR. JUSTICE MILLER, and 13 other Portraits.

**SHORT STORIES.** By FLORENCE E. WELD, and by F. DOVERIDGE.

**GREAT AMERICAN INDUSTRIES.** VIII. A PIECE OF GLASS. Twenty Explanatory Illustrations.

**JUPITER LIGHTS.** By C. F. WOOLSON. A Novel. Part VII.

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**A LITTLE JOURNEY IN THE WORLD.** A Novel. By CHARLES DUDLEY WARNER. Part IV.

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**A SONNET.** By WILLIAM WORDSWORTH. Illustrated by ALFRED PARSONS.

**SOCIAL PERSEVERANCE.** By GEORGE DU MAURIER. Full-page Illustration.

**EDITOR'S EASY CHAIR.** By GEORGE WILLIAM CURTIS.

**EDITOR'S STUDY.** By WILLIAM DEAN HOWELLS.

**MONTHLY RECORD OF CURRENT EVENTS.**

**EDITOR'S DRAWER.** Conducted by CHARLES DUDLEY WARNER.

**LITERARY NOTES.** By LAURENCE HUTTON.

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## WHAT WE CELEBRATE.

*L*IFE expected to be invited to deliver the oration at Mr. Bowen's celebration of the Fourth of July, at Woodstock, and had prepared the following speech. As yet the invitation has not come to hand.



FELLOW CITIZENS: Little did the patriots, whose signing of the Declaration of Independence we celebrate this day, anticipate the future glories of the nation established by their act. Never could they have pictured that the title of American citizen would become the proudest on earth. Look about you, fellow citizens, and appreciate the mighty privileges you enjoy as the result of their courage.

See the American citizen exercising the inestimable right of self-government. See how jealously he guards the heritage of freedom. See how assiduously he attends the caucuses and how proudly he marches to the polls and deposits the ballot which elects some Irishman or German to office.

Mark his loyalty to his party and to the machinery by which patriotic party leaders take care that only the right men are elected to office. See how he insists that only worthy men shall be appointed public servants. Behold his indignation when tricky politicians attempt to reward their followers and benefit their poor relations by appointment to office.

Note his wrath and the quick punishment he visits on the traitor who dares to tempt his vote with money.

See how he has held sacred and intact that greatest of legislative bodies—the United States Senate. As our fathers founded it so it remains—an assemblage of master minds, of representative patriots, august, dignified, owing their positions to merit and in no case to money.

Gaze upon our youth—the product of a century of liberty. What other land produces more graceful wearers of the

monocle, better products of the tailor's art, more accomplished pool-players, youths better fitted to grapple with the great problems of government? Where shall we find girls who can lace tighter, wear smaller shoes, with minds better stored with novels, girls better trained to be the housewives and mothers of a great nation? Where shall we find a country so little given to the worship of gold? Where a race that so quickly resents the insolence of riches?

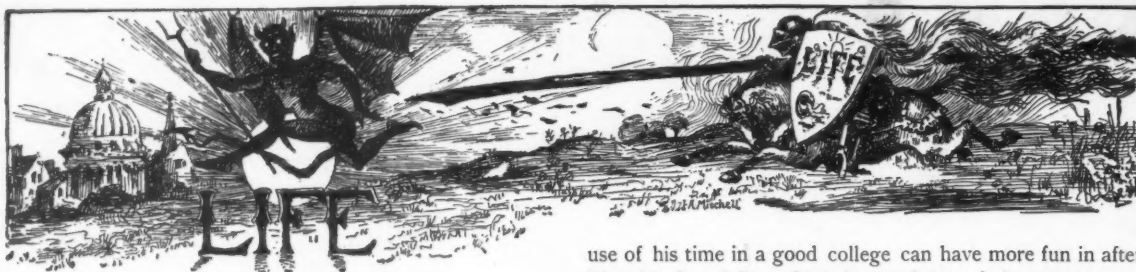
Look at our American simplicity. Look at our scorn for everything that is foreign and our love for everything that is American.

Aye, fellow-citizens, let us rejoice and celebrate. Let us hug ourselves and congratulate ourselves on our patriotism—which means love of country, you know. Let us be thankful for the boon of liberty given us one hundred and thirteen years ago to-day. Let us be glad for ourselves that we have so religiously guarded it. Let us rejoice because to-day we are so thoroughly doing our duty as American citizens and in protecting American social life from the encroachments of snobbery and folly. Let us be happy that we are Americans and that we are doing our share in keeping America American, and not English or Irish or German or Chinese or anything other than American.



WOULDN'T IT BE A GLORIOUS FOURTH INDEED IF WE COULD ONLY "FIRE" THE ABOVE TRIANGLE OF FOREIGN MANUFACTURE.





"While there's Life there's Hope."

VOL. XIV.

JULY 4, 1889.

NO. 340.

28 WEST TWENTY-THIRD STREET, NEW YORK.

Published every Thursday, \$5.00 a year in advance, postage free. Single copies, 10 cents. Back numbers can be had by applying to this office. Vol. I., bound, \$30.00; Vol. II., bound, \$10.00; Vols. III., IV., V., VI., VII., VIII., IX., X., XI. and XII., bound, or in flat numbers, at regular rates.

Rejected contributions will be destroyed unless accompanied by a stamped and directed envelope.

Subscribers wishing address changed will greatly facilitate matters by sending old address as well as new.

WHILE the commencement news is fresh, and the Connecticut Thames is still murmurous from recent shouting, it is as good a time as any to say something on the College question. To send him, or not to send him, is the burden of the meditations and the utterances of many parents who want to do the very best thing possible for their boy.

IT is true enough that George Washington wasn't college-bred, nor yet Abe Lincoln, but there were not the same opportunities for collegiate education in George's time, and as for Uncle Abe—you may as well dismiss his case from your mind. If your boy is a budding Abe Lincoln college won't spoil him, and the lack of college-taught learning won't keep him back. Abe's parents had no trouble with the college question, and neither have forty-nine parents out of fifty to-day. They *can't* send their boys to college, and so they never discuss whether it will pay or not. But *you* are fairly well-to-do, and can give your boy as much education as can well be bought, albeit you may have to pinch some to do it.

If you are rich enough to send your boy to college, that very fact has taken him out of the ranks of the great class of poor people, whose training includes the three R's, and hard knocks, and who supply the raw material for Lincolns and Vanderbilts. The opportunities of a poor boy are not his. Take care that you give him all the chances that come with moderate means.

FEW parents keep their boys out of college for fear of spoiling a future Lincoln, but a great many do it for fear of spoiling the lad's chances as a money-maker.

Suppose it is a fact that the college-bred lad can never become so successful a grocer as the lad who entered the business at twelve and a half and worked at it all through his teens! Perhaps it is true that the boy whose mind is narrowed down to groceries while it is still tender and impressionable—who thinks of groceries first and of life second—will be keener at bargains, and will make more money. Suppose he does: What is he going to do with his money when he gets it? He is going to try to buy happiness with it. Set this down as a truth, that a man who has made good

use of his time in a good college can have more fun in after life with five dollars than the graduate of the grocery can have with fifteen. Happiness is a state of mind; and there is no question that a mind liberally trained is better fitted for it than one trained exclusively in commerce.

BUT, generally speaking, a college education and its associations are of decided value to a man even in money-making.

The traditional Harvard graduate who is found waiting on table in a Denver restaurant would never have acquired such widespread newspaper fame if it had not been usual for college graduates to find more lucrative occupations. The college-bred man who comes to want or to menial employments, gets the same sort of notoriety as the deacon who robs a bank. Better things are expected of college men and deacons. Don't compare the man just out of college with the man who has already been six years in business, for one has got his start in real life, while the other is just beginning. What is fairer is to compare the man who has been sixteen years in business with the man who has been ten years' out of college; and when you compare them, compare, not their incomes alone, but their prospects and their limitations.

IT is pathetic to consider how much the average new graduate must unlearn before he becomes a really useful member of society; but not so pathetic, after all, as to think how many thoughts that make life pleasant will never enter the grocery-bred man's head, and in how many delightful feelings and associations he will have no share. It is possible for the college man to work off most of the nonsense he has imbibed, but nothing can make up to the successful grocer the "humanities" he has missed by not making their acquaintance while he was young.

SO be sure that if your boy is a boy of average capacity for behaviour and book-learning, and the question is whether you will set him to work or send him to college, pick out a good college and let him try it. To do so will be to give him the best chance you can. He may not make good use of it, and if he doesn't, take him out and put him at something else. But if he does reasonably well, be satisfied that it is well for him to be there, and that he will be pleased with you some time for sending him.

LIFE recently reprinted an interview with Mr. Morris K. Jessup, which originally appeared in the *New York World*. It is, perhaps, no more than just to Mr. Jessup to state that he has since formally denied the remarks and repudiated the sentiments attributed to him in that interview.







Before

## OUR FRESH AIR FUND



After

IT is evident that there are hundreds of thousands of children in this city who are scarcely ever permitted to breathe the fresh air of the country or to enjoy country fare, or to get any of the enjoyments which the summer brings to the poor in the rural districts. These little ones live crowded in the reeking tenement houses, scarcely able to sleep at night from the heat and smells, and eating quantities of unripe fruit and innutritious food.—*N. Y. Times.*

It is to these children, or as many of them as possible, that we are trying to give a chance for life and a taste of happiness by a visit to the country.

Last Friday, June 28, we sent fifty children among the fruit farmers at Heightstown.



Previously acknowledged,	\$362.47
G. H.,	4.00
Jno. A. Harris, Jr.,	4.00
G. H. B.,	4.00
L. B.,	4.00
"Penny Ante—five-cent limit,"	2.07
H. C. B.,	8.00
From Massachusetts,	20.00
B. L. H.,	10.00
L. L. H.,	6.00
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From a well wisher,	2.50
For Fresh Air Fund,	2.00
Myra A. Potter,	24.00
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W. A. R.,	25.00
J. B.,	10.00
A. C. B.,	8.00
C. L.,	4.00
C. H.,	5.00
"Mail and Express,"	100.00
Miss Kimball,	10.00
Wm. G. Davies,	10.00
H.,	4.00

\$637.04

WHEN you feel like calling a big man a liar, be sure you're right then use the telephone.

MR. CHILDS'S recollections of folks he has met are the most agreeable, and give ground to the suspicion that persons whom Mr. Childs hasn't met have a doubtful title to be considered "folks" at all.

IN July a young man's fancy heavily turns to thoughts of whether it is really worth while to hypothecate his chronometer and go to a summer resort, or whether he would

better find some other way of spending his time of recreation. The bicycle, the yacht, the canoe, and even the use of one's legs in pedestrianism have so gained in popularity among young men that expensive days of dalliance at fashionable resorts have largely lost their attractiveness. Perhaps this accounts for the oft heard wail of there being no young men at the watering places.



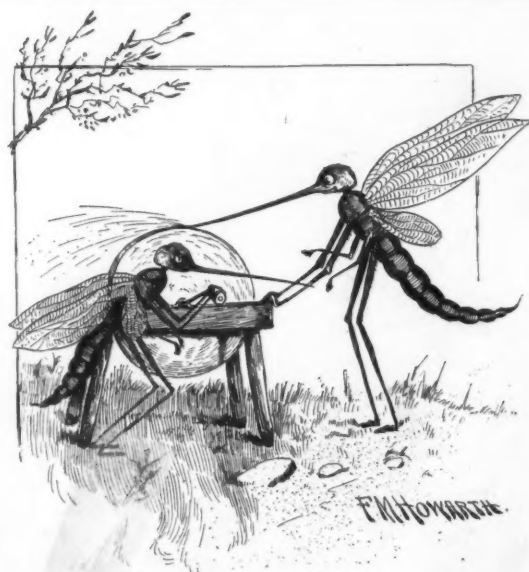
THE spontaneity with which all of Mr. and Mrs. Harry Battenburg's new children are appointed colonels, is said to cause Colonels Watterson and Blackburn of Kentucky, not a little anxiety lest Mrs. A. E. Wettin shall wrest from the Blue-Grass State its military pre-eminence.

### A VICTIM OF SYSTEM.

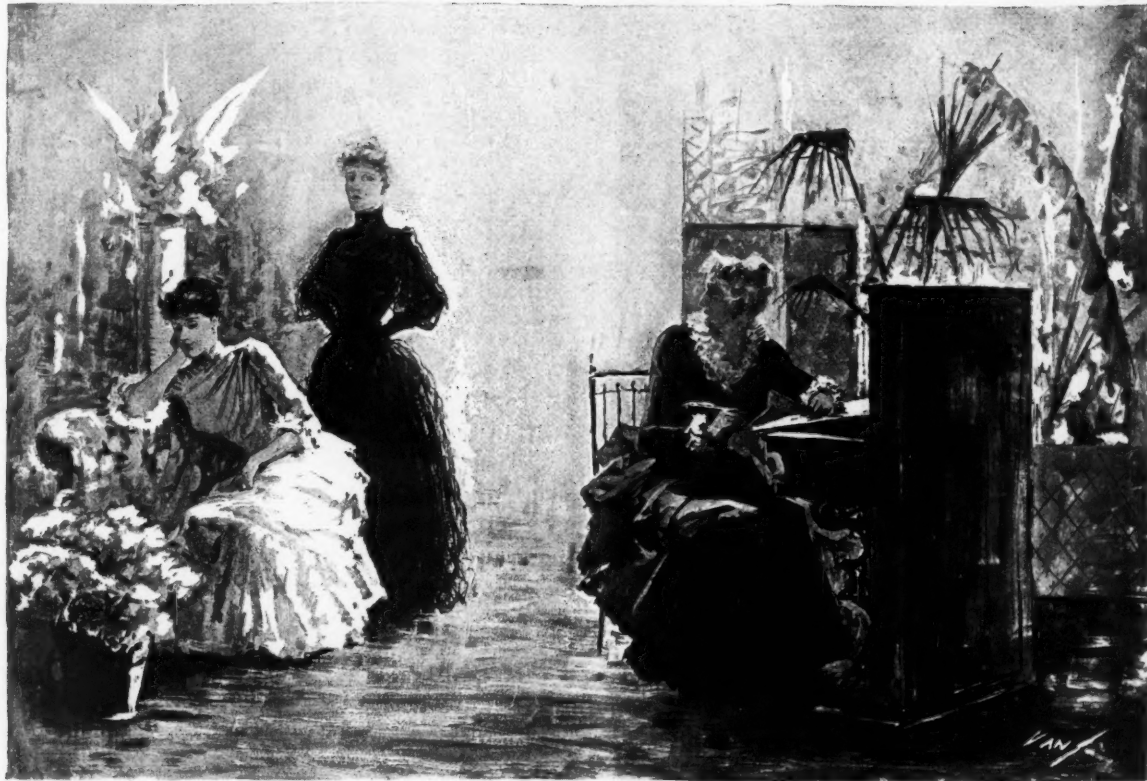
MANAGER OF INTELLIGENCE OFFICE: I am sorry, but I don't think I could secure you a position, ma'am. Your handwriting is against you.

APPLICANT: Why, I was formerly a school-teacher!

MANAGER: That's just it! Business men don't want their letters sent out in the handwriting of a twelve-year-old boy.



Miss Quito: TURN FASTER, BILLY, THIS IS GOING TO BE A HOT SUMMER.



APRÈS LA BATAILLE.

*Mother:* NOW GIRLS, AS YOU'VE FINISHED YOUR DAILY QUARREL, SUPPOSE YOU GO AND EAT SOME DINNER.

*Arabella (sarcastically):* OH, I SUPPOSE YOU WANT US TO SWALLOW OUR FEUD.

**O**WNER OF FISH-POND (*to man, who is catching fish*): Don't you see that sign—"No Fishing Allowed?"

**ANGLER:** Well, I wasn't making any noise, was I?

**THE PASTOR'S WIFE:** Dr. Talkwell exchanges with my husband next Sunday.

**THOUGHTLESS PARISHIONER:** Indeed! Perhaps I can persuade my husband to come to church.



HOW A DISTINGUISHED FOREIGNER WAS ASTONISHED.



## BOOKISHNESS

### MR. ROOSEVELT'S HISTORY OF "THE WINNING OF THE WEST."

MR. THEODORE ROOSEVELT'S two historical volumes on "The Winning of the West" (Putnam's), are the beginning of his most ambitious work—the field for which has been selected with excellent judgment as it presents a broad and interesting canvas which was waiting to be filled with romantic figures and picturesque incidents. The author has gone to original sources for his material, searching with great diligence among public and private manuscripts. From these he seems to have chosen with rare discrimination those things which are historically significant. The result of this attention to perspective is a clear and adequate picture of the region between the Alleghanies and the Mississippi, during the years from 1769 to 1783. This is the pioneer period, when Kentucky and Tennessee were beginning to be conquered for the use of civilized men.

Of the work as a whole one may say that it is written with dignity and proper enthusiasm; and that mechanically it is very tastefully made, being printed on excellent "laid" paper with a dull finish, pleasant to the eye. The type is large, and there are indented sub-titles for ready reference.

THIS history is notable for the generous recognition which it makes of the most important element in the settlement of the Middle States and the Middle-West—the Scotch-Irish race. New-England-made books have for several generations asserted that the Puritans were the fathers of all the virtues which have made us great and free as a Nation. They have so often reiterated this modest claim that it has crept into a firm place among the axioms which every man born north of the latitude of New York City is supposed to believe. As for the rest of the country, if they do not believe this axiom they are benighted creatures.

South of the parallel of New York there is a great people which has never accepted this axiom and never will. They believe that their forefathers brought with them from the north of Ireland and Scotland as much of the spirit of liberty and the strength of virtue as the Roundheads of New England. And they believe that they have indelibly stamped their qualities upon a great section of this country to its eternal benefit. They have written very few books in their own praise, but they have gone on building cities, founding states, declaring for American independence before any others, and fighting its battles from Brandywine to Gettysburg, without drawing their inspiration from New England.

MR. ROOSEVELT justly says:

"It is doubtful if we have wholly realized the importance of the part played by that stern and virile people, the Irish, whose

preachers taught the creed of Knox and Calvin. They formed the kernel of the distinctively and intensely American stock who were the pioneers of our people in their march westward, the vanguard of the army of fighting settlers, who with axe and rifle won their way from the Alleghanies to the Rio Grande and Pacific . . . They were a truculent and obstinate people, and gloried in the warlike renown of their forefathers, the men who had followed Cromwell, and who had shared in the defence of Derry and in the victories of the Boyne and Aughrim."

This is but a small part of Mr. Roosevelt's praise of the Scotch-Irish pioneers, and his recognition is as generous as Mr. Phelan's, whose "History of Tennessee" we recently quoted. These are the beginnings of an unworked historical field, and we are glad to know that under the leadership of Robert Bonner, Col. A. K. McClure, and others, material is now collecting in all the states for an adequate memorial of the Scotch-Irish race in America.

*Droch.*

### NEW BOOKS .

*THE CHANGED BRIDES.* By Emma D. E. N. Southworth. Philadelphia: T. B. Peterson & Brothers.

*Fifty Years on the Trail.* By Harrington O'Reilly. New York: Frederick Warne & Co.

*Dinnerology.* By Pan. Chicago, New York and San Francisco: Belford, Clarke & Co.

### STOLEN HOURS.

MR. GRUMPY (*of Hoboken*): Mary Jane!

MISS GRUMPY: Yes, papa.

MR. GRUMPY: Just ask that young man from the West if he isn't running his watch on Chicago time. It was eleven o'clock here an hour ago.



### THE BUSY SEASON.

*His Majesty:* WELL, GOOD-BYE BOYS; KEEP THINGS NICE AND HOT. MY ADDRESS WILL BE, SEASIDE RESORTS, U. S. A.



THE EVENING OF THE FOURTH.

*Damon O'Rourke (to Pythias Murphy):* DON'T LUT'S FIRE OFF OUR LAST CRACKER; MAYBE WE'LL FIND A STRAY GOAT SOME- WHERES AND DEN WE'LL HAVE A LITTLE FUN WID HIM.



WITH THE 7th AT PEEKSKILL.  
OUR ARTIST AND HIS DETECTIVE CAMERA.

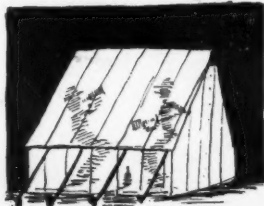


A Member of the Knicker-  
bocker Club. Time, 5 a. m.



GOING TO MEALS.

*Sergeant:* Now, then, facing distance, don't crowd.



SHADOW PICTURES.—Officers'  
row at night.



THE POLICE SQUAD.

The wild excitement is caused by the man  
with the magnifying glass, who has discovered  
an end of a burnt match.



Roll Call, 4.50 a. m.



EXTRACT FROM GENERAL ORDERS.

"During the afternoon, from 2 until 5, the  
men shall have to themselves, to rest from the  
labors of the day."

The above is a view of the parade ground  
during those hours.





THE BRITISHERS' REVENGE FOR





HERE ALL OUR HEIRESSSES GO TO

A LITTLE SCHEME FOR FOOLING BEARS AND HOW IT WORKED.

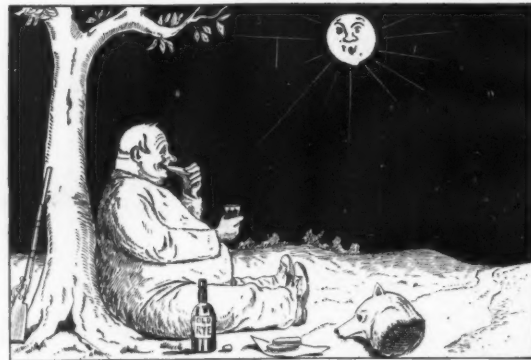


## ILLUSION.

THINGS are never what they seem,  
I've heard philosophers say,  
And the cold roast veal of yesterday  
Is chicken salad to-day.

## A SAINT OF THE AVENUE.

THE APPLICANT (*timidly*): Please let me in?  
ST. PETER (*opening the gate*): And who are you?  
APPLICANT: A tailor-made girl.  
ST. PETER (*half shutting it*): Did you belong to the Four Hundred?  
APPLICANT (*reluctantly*): Yes.  
ST. PETER (*shutting it a little more*): Rich and beautiful?  
APPLICANT (*still more reluctantly*): So the papers said.  
ST. PETER (*leaving only a crack*): H'm, how came you here?  
APPLICANT: A sudden cold and pneumonia.—  
ST. PETER: Yes, I know. I suppose you took cold at a ball?  
APPLICANT: No, at a charity fair; the flower-table was in a draught.  
ST. PETER: Why didn't you leave?  
APPLICANT: Oh, I could not. I had promised to serve.  
ST. PETER (*opening the gate a hand's breadth*): You were very extravagant, I suppose?  
APPLICANT (*slowly*): I spent a good deal of money; but we were rich, and papa said it was a good thing to keep money going.  
ST. PETER (*absent minded*): Has your papa been canonized? But I digress. To return (*sternly*), of course you oppressed the poor needle-worker and put off paying the lovely starving seamstress, while you trailed through the mazy dance the silken robe, into every seam of which she had stitched her woman's heart—or words to that effect?  
APPLICANT (*wonderingly*): Oh, no, indeed! Like many other girls in my set I have successfully established more than one skillful but unrecognized needlewoman by giving them work and telling right and left whom I employed.  
ST. PETER (*showing his head now in the opening*): Did you ever go to church on a rainy Sunday?

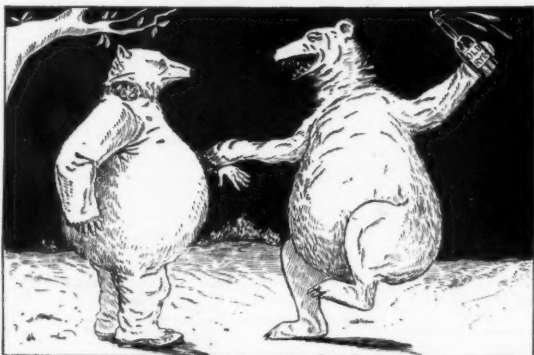


FIRST AMATEUR PHOTOGRAPHER: You've been fifteen minutes, Fred (*hic*), trying to take that old mill.

SECOND AMATEUR: I know it (*hic*), Gush; but—er—I can't make duhn thing (*hic*) shtan' still!

MRS. PANCAKE (to tramp): Go away there! I don't want any wood chopped, nor any carpets beaten, nor anything else!

TRAMP: Be jabbers, mum, thin it's just the roight house Oi'm sthrikin', mum. It's only beggin' Oi am.



APPLICANT: Oh, yes; always, rain or shine.

ST. PETER (suddenly suspicious): Did you ever write a modern society novel?

APPLICANT: No, I never did. I was not very wise, you know.

ST. PETER: H'm, it's not wisdom that goes into them. Can you recall any especial acts of goodness on your part?

APPLICANT (thoughtfully): I kept awake half one night once while an engaged girl was telling me about her fiancé.

ST. PETER: That was kind.

APPLICANT: I always kept my dancing engagements even when the best man asked me last.

ST. PETER: That was unusual, certainly.

APPLICANT: And at college balls I used to affect real interest in what the seniors were saying to me.

ST. PETER (who had been gradually widening the opening): We needn't go much further. Were you engaged to be married?

APPLICANT: Yes.

ST. PETER: Englishman, I suppose?

APPLICANT: No, an American. I refused an Englishman, though.

ST. PETER: Ah! He was a commoner, I suppose?

APPLICANT: No, he was a duke.

ST. PETER (gasping): What! you refused an English peer?

APPLICANT: I did not love him.

ST. PETER (throwing the gate wide open): My dear, walk right in. The next young woman from the side streets who comes up here, will have to make a very good showing to get by.

M. H. Welch.

#### TOO MUCH OF A DENIAL.

"YOU'RE rather too old to take in as an office-boy," said Wiggins, as he eyed the applicant. "You must have lived pretty fast to be at the bottom of the ladder at your age."

"No indeed, sir," returned the other, earnestly, "I'm just as slow as I ever was while a boy!"







## CHRISTIAN CONSOLATION.

HOW seldom do our dreams come true!  
The very thing our fancy lets  
Us hope in time will be our own  
Some other fellow always gets.

We fall in love; the mind's diseased,  
The brain is in a foolish whirl;  
And while we worship from afar  
Some other fellow gets the girl.

Ah! what a torment life would be  
If we were of the hope bereft  
That in some fairer world than this  
That other fellow would get left!

—Somerville Journal.

A MAN, last Sunday, was about to lay his hand upon the door of the church, when a little girl in the street said:

"You can't get in there, mister."

"Why," he said, "isn't this a church?"

"Yes," said the little girl, "but the preacher has gone to Europe for six months, and taken God with him."—*Detroit Tribune*.



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of the  
Skin  
and  
Hair

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EDENIA  
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Goya Lily.



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AND

LADIES' ROUND HATS.

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578 Fifth Ave., and 1121 Broadway, N. Y.  
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call attention to their two new perfume powders,

"Double Violet,"

AND

"White Heliotrope."

A single trial will prove conclusively their lasting and delicate fragrance. The most refined taste cannot object to the use of these sachets in writing desks, and among handkerchiefs, laces and underwear. 50 cents each.



BRIGGS' PIANOS  
C.C. BRIGGS & CO.  
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MANUFACTURERS OF  
GRAND SQUARE & UPRIGHT

PIANO FORTES

GRACEFUL DESIGNS •• SOLID CONSTRUCTION •  
MATCHLESS TONE •• BEAUTIFUL FINISH.

"HANNAH," she began, as she called the girl into the sitting-room, "haven't I always used you well?"

"Yes'm."

"Paid you the highest wages and given you many afternoons out?"

"Yes'm."

"Well, then, I want to ask you a question and receive an honest answer."

"Oh, ma'am, I'm going to quit! Yes, I'll go right off!"

"Going to quit? Why?"

"Because I feel that you are going to ask me if your husband and me were riding on the ferryboat together the other day, and I couldn't tell you. I promised him on my sacred word I wouldn't."

—*Detroit Free Press*.

DASHLEY: Queer things people discover when they are living at boarding-houses. At dinner at my boarding-house, yesterday, I stuck my fork into a piece of pie and brought up a collar button that I lost a week ago.

SNAGGS: That's nothing. I lifted off the top of my strawberry shortcake at my boarding-house, yesterday, and what do you suppose there was in it?

DASHLEY: I give it up. A silk umbrella, perhaps.

SNAGGS: No, sir; strawberries.

DASHLEY (*incredulously*): Aw, what are you giving me?—*Boston Beacon*.

VISITOR: So your sister is off on a visit, Willie? I suppose you feel very lonesome without her?

FIVE-YEAR-OLD WILLIE (*dubiously*): Ye-es, I feel lonesome, but—I'm a good deal more comfortable.—*Chicago Journal*.



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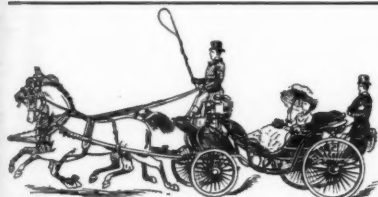
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NEW YORK.

## Yellowstone National Park, Pacific Coast and Alaska.

The Yellowstone Park is unquestionably attracting more attention at the present time as a tourist resort than any other place on the face of the earth. This spot is reached by rail only by the Northern Pacific Railroad, the famous dining-car line to the Pacific coast, the only one of the transcontinental lines running dining cars of any description whatever. A book ticket will be sold at the eastern terminals of the Northern Pacific, and by connecting lines, for \$110, including rail and stage transportation, meals on dining cars, Pullman, and five days' accommodations south of Livingston in the Park.

The Alaska tour is also one that is attracting wide attention. The rates and facilities offered for making this trip are better via the Northern Pacific Railroad than by any other line. The attractions offered en route via the Northern Pacific, such as a ride through the Lake Park region of Minnesota, by the great wheat fields of Dakota, along the Yellowstone river and Clark's Fork of the Columbia, through the famous Spokane Falls region, over the Cascade range, by the Palisades of the Columbia, Puget Sound, etc., together with the superior accommodations offered, make a trip via this route especially enjoyable. By writing CHAS. S. FEE, General Passenger Agent, N. P. R. R., St. Paul, Minn., you will receive a copy of "Wonderland" and other books descriptive of the Yellowstone Park, Alaska and the country in general, traversed by the Dining-car and Yellowstone Park route.



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Captain: THEM'S DICKYS.

Summer Boarder: WHAT A FUNNY NAME; WHAT DOES IT COME FROM?

Captain (with righteous indignation): WHY, HADDICKS, OF COURSE.

THE writer who says, "The smile is the same in all languages," must have a queer notion of Kentucky Bourbon and Verzenay.—*Oil City Derrick.*

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SHE: Ye-es but come back soon!—*Il Carmino.*

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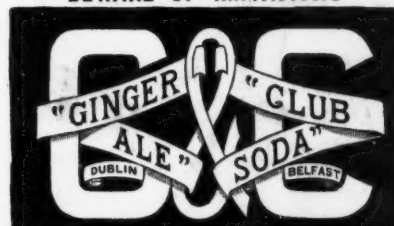
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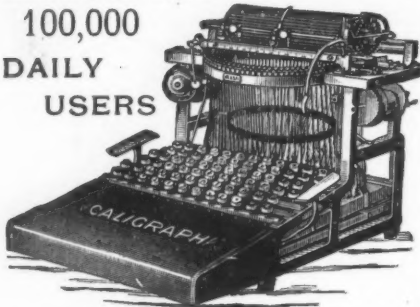
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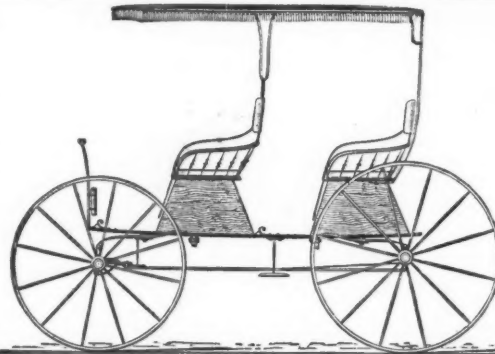
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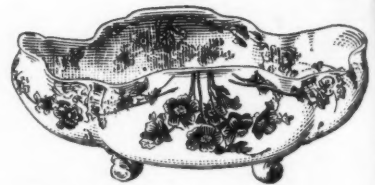
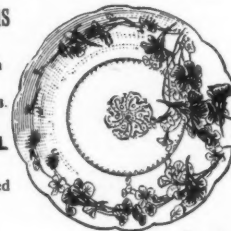
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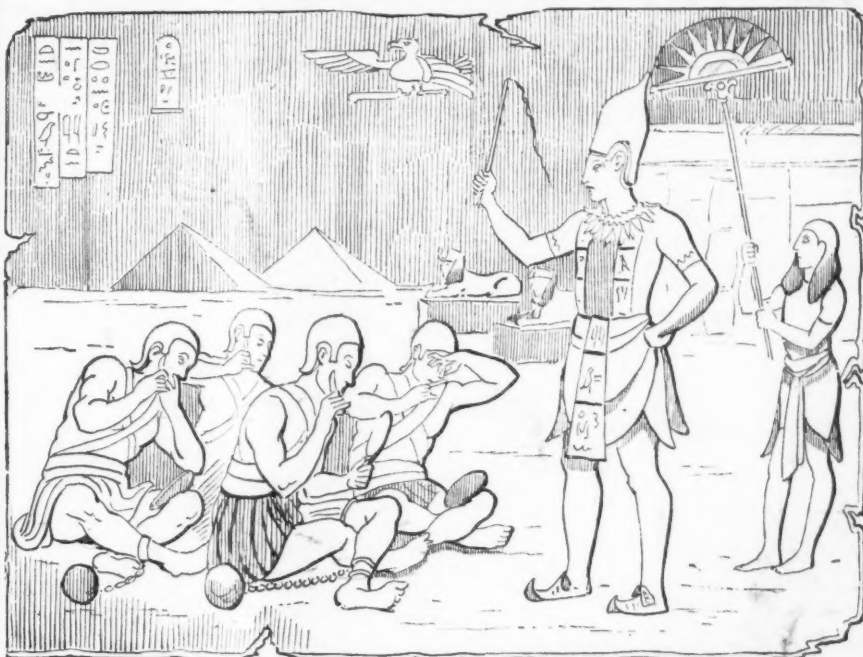
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A PACKAGE of each of the 3 kinds mailed, postpaid, to any address for 75 cents in stamps, currency, postal note, or otherwise.

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January 1, 1889.

ASSETS,	-	\$95,042,922.96
LIABILITIES, 4%	\$74,248,207.81	
SURPLUS,	-	\$20,794,715.15
NEW ASSURANCE,	{	\$153,933,535.00
OUTSTANDING ASSURANCE,	{	\$549,216,126.00
INCOME,	-	\$26,958,977.59
SURPLUS EARNED IN 1888,	{	\$5,067,123.68
PERCENTAGE OF ASSETS TO LIABILITIES,	{	128
INCREASE IN SURPLUS,	{	\$2,690,460.30
INCREASE IN INCOME,	{	\$3,718,128.30
INCREASE IN ASSETS,	{	\$10,664,018.11